Case 16-17927-sr Doc 14 Filed 01/27/17 Entered 01/28/17 01:07:31 Desc Imaged

Certificate of Notice Page 1 of 4
United States Bankruptcy Court
Eastern District of Pennsylvania

In re: Alma Malloy Debtor Case No. 16-17927-sr Chapter 13

TOTAL: 21

CERTIFICATE OF NOTICE

District/off: 0313-2 User: Lisa Page 1 of 2 Date Rcvd: Jan 25, 2017 Form ID: 3091 Total Noticed: 38

```
Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on
Jan 27, 2017.
                    +Alma Malloy, 725 Bennington Road, Folcroft, PA 19032-1714
+FREDERICK L. REIGLE, Chapter 13 Trustee, 2901 St. Lawrence Avenue, P.O. Box 4010,
Reading, PA 19606-0410
db
t.r
                    Reading, PA 19606-0410

+Beverly Malloy, 725 Bennington Road, Folcroft, PA 19032-1714

+Credit Service of Oregon, Po Box 1208, Roseburg, OR 97470-0306

+ERC, PO BOX 23870, Jacksonville, FL 32241-3870

+Eos Cca, 700 Longwater Dr, Norwell, MA 02061-1624

+HAN Emergency Physicians, P.O. Box 8500-13973, Philadelphia, PA 19178-0001
13822330
13822335
13822339
13822338
13822344
                    +Han Emergency Physicians, po box 23419, Jacksonville, FL 32241-4419

Mercy Fitzgerald Hospital, PO BOX 822967, Philadelphia, PA 19182-2967

+Midland Funding, 2365 Northside Dr, Suite 300, San Diego, CA 92108-2709

+Midnight Velvet, Swiss Colony/Midnight Velvet, 1112 7th Ave, Monroe, WI 53566-1364

+Pinnacle Credit Services, LLC its successors and, assigns as assignee of Cellco,
13822343
13822347
13822348
13822349
13831049
                                                                        Resurgent Capital Services,
                      Partnership d/b/a Verizon Wireless,
                                                                                                                 PO Box 10587,
                       Greenville, SC 29603-0587
                    +REVERSE MORTGAGE SOLUTIONS, INC., ROBERTSON, ANSCHUTZ & SCHNEID, P.L., 6409 CONGRESS AVE., SUITE 100, BOCA RATON, FL 33487-2853

+RMS, 5010 Linbar dr, suite 100, Nashville, TN 37211-5064

+Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013

+cigna health spring, po box 20012, Nashville, TN 37202-0012

+foot & ankle physicians, po box 742, Media, PA 19063-0742

+montgomery ward, 3650 milwaukee st, Madison, WI 53714-2304
13825682
13822353
13830932
13822332
13822342
13822350
Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
                     E-mail/Text: info@georgettemillerlaw.com Jan 26 2017 01:40:13
                                                                                                              GEORGETTE MILLER
                       Law Office of Georgette Miller Esq. PC, 335 Evesham Avenue, Lawnside, NJ 08045
                      E-mail/Text: bankruptcy@phila.gov Jan 26 2017 01:41:36 City of Philadelphia,
smq
                       City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept,
                                                                                                         1515 Arch Street 15th Floor,
                       Philadelphia, PA 19102-1595
                     E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jan 26 2017 01:40:51
sma
                       Pennsylvania Department of Revenue, Bankruptcy Division,
                                                                                                        P.O. Box 280946,
                       Harrisburg, PA 17128-0946
                    +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jan 26 2017 01:41:16
smq
                                                                                                                        U.S. Attorney Office,
                    c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404 +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Jan 26 2017 01:41:04 United States Trustee,
ust
                      Office of the U.S. Trustee, 833 Chestnut Street, Suite 500,
                                                                                                                Philadelphia, PA 19107-4405
                     EDI: AIS.COM Jan 26 2017 01:28:00
13828334
                                                                     American InfoSource LP as agent for,
                    T Mobile/T-Mobile USA Inc, PO Box 248848, Oklahoma City, OK 73124-8848 +EDI: CAPITALONE.COM Jan 26 2017 01:28:00 Capital One, Po Box 30285,
13822331
                      Salt Lake City, UT 84130-0285
13822333
                    +EDI: WFNNB.COM Jan 26 2017 01:28:00
                                                                         Comenity Bank/Lane Bryant, Po Box 182125,
                       Columbus, OH 43218-2125
                    +EDI: CONVERGENT.COM Jan 26 2017 01:28:00
13822334
                                                                                  Convergent Outsoucing, Inc,
                                                                                                                         Po Box 9004,
                      Renton, WA 98057-9004
13822336
                    +E-mail/Text: christine.delrossi@crozer.org Jan 26 2017 01:41:13
                                                                                                                  Crozer Keystone
                    Delaware Co. Memorial, Patient Billing, PO Box 8500-7585, Philadelphia, PA 191 +EDI: DCI.COM Jan 26 2017 01:28:00 Diversified Consultant, Dci, Po Box 551268,
                                                                                                            Philadelphia, PA 19178-0001
13822337
                      Jacksonville, FL 32255-1268
13822337
                    +E-mail/Text: bankruptcynotices@dcicollect.com Jan 26 2017 01:41:50
                                                                                                                     Diversified Consultant,
                                Po Box 551268, Jacksonville, FL 32255-1268
13822340
                    +E-mail/Text: bknotice@erccollections.com Jan 26 2017 01:41:06
                                                                                                              ERC/Enhanced Recovery Corp,
                       8014 Bayberry Rd, Jacksonville, FL 32256-7412
                    +EDI: AMINFOFP.COM Jan 26 2017 01:28:00
13822341
                                                                               First Premier Bank,
                                                                                                             601 S Minnesota Ave,
                    Sioux Falls, SD 57104-4868
+EDI: IIC9.COM Jan 26 2017 01:28:00
13822345
                                                                         IC Systems, Inc, 444 Highway 96 East,
                       St Paul, MN 55127-2557
13822346
                     EDI: IRS.COM Jan 26 2017 01:28:00
                                                                        IRS,
                                                                                PO BOX 7346,
                                                                                                      Philadelphia, PA 19101-7346
                     EDI: PRA.COM Jan 26 2017 01:28:00
13822351
                                                                        Portfolio Recovery,
                                                                                                      Po Box 41067, Norfolk, VA 23541
13822352
                    +E-mail/PDF: RACBANKRUPTCY@BBANDT.COM Jan 26 2017 01:42:29
                                                                                                        Regional Acceptance Co,
                       621 W Newport Pike, Wilmington, DE 19804-3235
                     E-mail/PDF: RACBANKRUPTCY@BBANDT.COM Jan 26 2017 01:42:29
13828119
                                                                                                         Regional Acceptance Corporation,
                     PO Box 1847, Wilson, NC 27894-1847
EDI: TFSR.COM Jan 26 2017 01:28:00
                                                                          Toyota Mtr, Toyota Financial Services, Po Box 8026,
13822354
                       Cedar Rapids, IA 52408
13822355
                    +EDI: VERIZONEAST.COM Jan 26 2017 01:29:00 Verizon, 500 Technology Dr, Suite 500,
                       Weldon Spring, MO 63304-2225
```

Case 16-17927-sr Doc 14 Filed 01/27/17 Entered 01/28/17 01:07:31 Desc Imaged Certificate of Notice Page 2 of 4

District/off: 0313-2 User: Lisa Date Rcvd: Jan 25, 2017 Page 2 of 2

Form ID: 309I Total Noticed: 38

aty* +FREDERICK L. REIGLE, Chapter 13 Trustee, 2901 St. Lawrence Ave., P.O. Box 4010,

Reading, PA 19606-0410

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 27, 2017 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 24, 2017 at the address(es) listed below:

DENISE ELIZABETH CARLON on behalf of Creditor Toyota Motor Credit Corporation

bkgroup@kmllawgroup.com

FREDERICK L. REIGLE ecfmail@fredreiglech13.com, ecf_frpa@trustee13.com FREDERICK L. REIGLE on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglech13.com,

ecf_frpa@trustee13.com

GEORGETTE MILLER on behalf of Debtor Alma Malloy info@georgettemillerlaw.com,

georgettemillerlaw@gmail.com;MLee@georgettemillerlaw.com;gmecfmail@gmail.com;cfink@georgettemille rlaw.com

United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

Case 16-17927-sr Doc 14 Filed 01/27/17 Entered 01/28/17 01:07:31 Desc Imaged

Information to	nformation to identify the case:				
Debtor 1	Alma Malloy	Social Security number or ITIN xxx-xx-8542			
	First Name Middle Name Last Name	EIN			
Debtor 2		Social Security number or ITIN			
(Spouse, if filing)	First Name Middle Name Last Name	EIN			
United States Bank	ruptcy Court Eastern District of Pennsylvania	Date case filed for chapter 13 11/12/16			
Case number: 16	i–17927–sr				

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/15

Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

		About Debtor 1:	About Debtor 2:
1.	Debtor's full name	Alma Malloy	
2.	All other names used in the last 8 years	aka Alma Gause	
3.	Address	725 Bennington Road Folcroft, PA 19032	
4.	Debtor's attorney Name and address	GEORGETTE MILLER Law Office of Georgette Miller Esq. PC 335 Evesham Avenue Lawnside, NJ 08045	Contact phone 856 -323-1100 Email: <u>info@georgettemillerlaw.com</u>
5.	Bankruptcy trustee Name and address	FREDERICK L. REIGLE Chapter 13 Trustee 2901 St. Lawrence Avenue P.O. Box 4010 Reading, PA 19606	Contact phone 610–779–1313 Email: <u>ecfmail@fredreiglech13.com</u>
6.	Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov.	900 Market Street Suite 400 Philadelphia, PA 19107	Office Hours: Philadelphia Office — 8:30 A.M. to 5:00 P.M Reading Office — 8:00 A.M. to 4:30 P.M.
	www.pacer.gov.		Contact phone (215)408–2800 Date: 1/25/17

For more information, see page 2

Debtor Alma Malloy Case number 16–17927–sr

7.	Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	February 17, 2017 at 11:00 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: Suite 18–341, 1234 Market Street, Philadelphia, PA 19107	
8.	Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	Deadline to file a complaint to challenge dischargeability of certain debts: You must file: a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).	Filing deadline: 4/18/17	
		Deadline for all creditors to file a proof of claim (except governmental units): Deadline for governmental units to file a proof claim:		
		Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.		
		Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. believe that the law does not authorize an exemption claimed may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors	
9.	Filing of plan	The debtor has filed a plan. This plan proposes payment to the trustee of \$240.00 per month for 60 months. The hearing on confirmation will be held on: 3/29/17 at 10:00 AM, Location: Courtroom #4, 900 Market Street, Philadelphia, PA 19107		
10	. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.		
11	. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy or summary of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.		
12	. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.		
13	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or pa a debt. However, unless the court orders otherwise, the debts will not be discharged until all payr under the plan are made. A discharge means that creditors may never try to collect the debt from debtors personally except as provided in the plan. If you want to have a particular debt excepted discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f), you must file a motion.		arge of debts, which may include all or part of debts will not be discharged until all payments ors may never try to collect the debt from the u want to have a particular debt excepted from file a complaint and pay the filing fee in the e that the debtors are not entitled to a discharge	